

Fill in this information to identify the case:

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Debtor 1 Charles V. Craig, Jr.

Debtor 2 Belinda Craig  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 21-10035 TPA

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank. NACourt claim no. (if known): 14

Last 4 digits of any number you use to  
identify the debtor's account:

6 6 5 0

Date of payment change:

Must be at least 21 days after date  
of this notice04/01/2022

New total payment:

\$ 554.66

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 223.71New escrow payment: \$ 228.62**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Charles V. Craig, Jr.  
First Name Middle Name Last Name

Case number (if known) 21-10035

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Stephani Schul**

Signature

Date 02/18/2022

Print: Stephani Schul  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company PNC Bank, N.A.

Address 3232 Newmark Drive  
Number Street

Miamisburg OH 45342  
City State ZIP Code

Contact phone 866-754-0659

Email bankruptcy@pnc.com

LOAN NUMBER:

DATE:

February 07, 2022

PROPERTY ADDRESS:  
705 NILES RD  
FRANKLIN, PA 16323CHARLES V CRAIG JR  
BELINDA S CRAIG  
705 NILES RD  
FRANKLIN PA 16323-4529**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	326.04
Escrow	223.71
Total Payment	549.75

**NEW PAYMENT INFORMATION**

Principal & Interest	326.04
Escrow	227.08
Prorated Escrow Shortage	1.54
<b>Total Payment</b>	<b>554.66</b>
<b>New Payment Effective Date</b>	<b>04/01/22</b>

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
CITY TAX	\$465.03			BEGINNING BALANCE		<b>1,571.03</b>	<b>1,589.49</b>
TAXES	\$940.87	April	227.08	CITY TAX	465.03	1,333.08	1,351.54
HAZARD INS	\$1,319.00	May	227.08			1,560.16	1,578.62
		June	227.08			1,787.24	1,805.70
		July	227.08			2,014.32	2,032.78
		August	227.08	SCHOOL TAX	940.87	1,300.53	1,318.99
TOTAL DISBURSEMENTS	\$2,724.90	September	227.08			1,527.61	1,546.07
		October	227.08	HAZARD INS	1,319.00	435.69 *	454.15 **
DIVIDED BY 12 MONTHS		November	227.08			662.77	681.23
MONTHLY ESCROW DEPOSIT	\$227.08	December	227.08			889.85	908.31
		January	227.08			1,116.93	1,135.39
		February	227.08			1,344.01	1,362.47
		March	227.08			1,571.09	1,589.55

**CALCULATION OF ESCROW ADJUSTMENT**

BEGINNING PROJECTED BALANCE	\$1,571.03
BEGINNING REQUIRED BALANCE	\$1,589.49

ESCROW SHORTAGE	<b>\$18.46</b>
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The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

\* The projected escrow balance at the low point.

\*\* The lowest balance the escrow account should attain during the projected period.

**MORE INFORMATION ON REVERSE SIDE****IMPORTANT MESSAGES**

The shortage in your recent escrow analysis was automatically spread across your upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment, please contact us via the following options: Visit a local Branch, visit our Online Banking, or call our Customer Care team.

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

**INTERNET REPRINT****How to contact us or make your monthly Mortgage payments:**

Make your check, money order or cashier's check payable to PNC Bank and include your loan number and allocation instructions on memo line. **Do not send cash by mail.**

Regular Mail:  
PNC Mortgage  
Payments  
P.O. Box 771021  
Chicago, IL 60677

Overnight:  
C/O PNC Bank  
Lockbox 771021  
350 East Devon Ave  
Itasca, IL 60143



Online Banking Payments:  
[pnc.com/mortgagecustomercare](http://pnc.com/mortgagecustomercare)



We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-800-822-5626.  
Monday-Thursday 8:00 a.m. - 9:00 p.m. ET  
Friday 8:00 a.m. - 5:00 p.m. ET  
Saturday 9:00 a.m. - 2:00 p.m. ET  
You can also visit your local PNC branch.

All payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance.

LOAN NUMBER: [REDACTED]

DATE: February 7, 2022

Your projected escrow balance as of 03/31/22 is \$1,571.03. Your required beginning escrow balance, according to this analysis, should be \$1,589.49. This means you have a shortage of \$18.46. We have divided the shortage interest-free, over 12 months.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$454.15, as it does in October. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

#### Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			1,772.14
07/21		223.71		1,995.85
08/21	SCHOOL TAX	223.71	940.56	1,279.00
09/21		223.71		1,502.71
10/21	HAZARD INS	223.71	1,279.00	447.42 **
11/21		223.71		671.13
12/21		223.71		894.84
01/22		223.71		1,118.55
02/22		223.71		1,342.26
03/22		223.71		1,565.97
04/22	CITY TAX	223.71	465.03	1,324.65
05/22		223.71		1,548.36
06/22		223.71		1,772.07
TOTAL		2,684.52	2,684.59	

#### Account History

This is a statement of actual escrow account activity from July 2021 through March 2022. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$549.75 of which \$326.04 was your Principal and Interest payment and \$223.71 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			995.60
07/21		1,269.33		2,264.93
08/21	SCHOOL TAX		940.87 *	1,324.06
09/21	HAZARD INS	223.71	1,319.00 *	228.77
10/21		671.13	*	899.90
12/21		223.71		1,123.61
01/22		447.42		1,571.03
TOTAL		2,835.30	2,259.87	

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/mortgagecustomercare](https://pnc.com/mortgagecustomercare) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.



Do not cash if you do not clearly see the words "ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

X

## Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at **1-800-822-5626**, Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. ET and Saturday, 9:00 a.m. - 2:00 p.m.

Or



Send a written request to the address on the statement  
PNC Bank  
P.O. Box 8736  
ATTN: Mortgage Insurance Department B6-YM13-01-5  
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA (Erie)

IN RE: Charles V. Craig, Jr. Belinda Craig	Case No. 21-10035 Judge Thomas P. Agresti Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 02/18/2022 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Daniel P. Foster  
Trustee: Ronda J. Winnecour  
Office of the United States Trustee

Further, I certify that, on 02/18/2022 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Charles V. Craig, Jr. 705 Niles Road  
Franklin, PA 16323

Belinda Craig 705 Niles Road  
Franklin, PA 16323

By: /s/ Stephani Schul  
Stephani Schul  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg, OH 45342  
866-754-0659